

SENIOR CITIZENS' FREEDOM TO WORK ACT OF 1999

SPEECH OF

HON. WILLIAM J. COYNE

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 1, 2000

Mr. COYNE. Mr. Speaker, I rise today in support of this important legislation.

This legislation will repeal the Social Security earnings test for seniors between the ages of 65 and 69. It will benefit hundreds of thousands of senior citizens.

In 1995, Congress enacted legislation with my support to increase the Social Security earnings test from \$11,280 to \$30,000 over seven years. Given the budget constraints at the time, that was the best we could do. But that action indicated that Congress realized that the earnings test, which was a useful policy when it was enacted, did not reflect the changes which had taken place in the senior population and the workforce in the subsequent years.

Encouraging people to retire at age 65 made sense in the 1930s, when unemployment was at unprecedented levels—and in the 1970s, when once again we were faced with persistent high levels of unemployment. But under ordinary circumstances, the federal government shouldn't encourage people to give up their jobs when they reach a certain age—especially today, when our country needs to take advantage of the skills and experience that many older Americans possess. Senior citizens who choose to continue working should be allowed to do so without being penalized. Consequently, I am pleased to support this landmark legislation.

INTRODUCTION OF THE SCHOOL SAFETY ACT

HON. JENNIFER DUNN

OF WASHINGTON

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 2, 2000

Ms. DUNN. Mr. Speaker, as Co-Chair of the Bipartisan Working Group on Youth Violence last fall, I heard numerous witnesses from law enforcement and the education field testify about the importance of School Resource Officers. Despite public perception, schools remain one of the safest places for children to be. Nevertheless, we must continue to make violence, and the perception of violence, rare in schools, and School Resource Officers are an integral part of this effort.

For this reason, I am introducing the School Safety Act. Under current law, there is a 20% cap on the amount of federal funds that a state may spend on School Resource Officers from the federal Safe and Drug Free Schools and Communities Act. The School Safety Act eliminates this cap so schools will have the flexibility to spend more of their Safe and Drug Free federal funds on a school resource officer, if they choose, in order to provide greater security for their schools.

One adult can make a difference in a child's life by taking an interest and nurturing him or her. While there are many people working at schools today who can be a positive influence, School Resource Officers also play a crucial

role. Students with behavioral disorders account for a majority of problems encountered in schools today, and these officers are needed, not only to identify these students, but to work on developmental skills and relationship building. By being a positive role model and working to instill values in troubled students, School Resource Officers often stop problems before they have a chance to start.

Additionally, these officers can provide consultation with parents and teachers about student behavior and emotional difficulties, and provide parents with greater peace of mind about the care and safety of their children at school. Schools need to be safe places where students can learn, free of intimidation and fear. School Resource Officers are an important part of any school safety plan, and every effort must be made on the federal level to allow schools to choose whether their school safety plan will include this officer.

I invite you to join with me in this effort and cosponsor and support this simple yet important legislation.

SENIOR CITIZENS' FREEDOM TO WORK ACT OF 1999

SPEECH OF

HON. PHILIP M. CRANE

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 1, 2000

Mr. CRANE. Mr. Speaker, I rise to pledge my avowed support for H.R. 5—to eliminate the Social Security Earnings Test for seniors who are 65 to 70 years old and continue to work. It is time that we strike down this ridiculous and costly "earnings test." Indeed, there are many Americans who are 65 to 70 years of age who continue to work—and who are entitled to that all-American right to maintain a solid and secure living. Why should the federal government "penalize" those well-intentioned individuals by applying an "earnings test" and reducing or delaying their Social Security benefits?

Today, with unemployment at an all-time low, it no longer makes sense to subject seniors to an "earnings test." When used, the "earnings test" has not only reduced Social Security benefits of retirees who continue working but affected the wives and children of beneficiaries as well. Because of the Great Depression, Congress originally created the "earnings test" in 1935 to encourage older Americans to leave the labor force. But things have changed. Older Americans are now making greater and more significant contributions to the workforce than ever before. My district alone has some 42,000 seniors—many whom still make valid contributions to today's workforce.

Mr. Speaker, repealing the "earnings test" for seniors aged 65 to 70 is the first step towards reforming the Social Security system. By eliminating this age-discriminatory "earnings test" we will increase benefit outlays to those seniors to just over \$22-and-a-half billion dollars over the next 10 years. In fact, administration of the "earnings test" tacks an added cost of as much as \$100 to \$150 million on to the taxpayers' bill. Repeal of the test could eliminate that cost. Mr. Speaker, we must effectively help seniors, reduce costs, and reform the system—that is why I give my

full support to H.R. 5. and urge my colleagues to do so.

CIBA SPECIAL CHEMICALS CORPORATION DUTY SUSPENSION

HON. BENJAMIN A. GILMAN

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 2, 2000

Mr. GILMAN. Mr. Speaker, today I am introducing a duty suspension request on behalf of Ciba Specialty Chemicals Corporation of Tarrytown, New York. This company develops and manufactures additives, colors, water treatments and other specialty chemicals in the United States.

This duty suspension is for an algicide registered with the EPA for use in the architectural market. It is also used as a fungicide in the anti-fouling boat paint market and will replace tri-butyl tin oxide (TBTO) whose use will be banned by the International Maritime Organization in the year 2004.

INTRODUCTION OF THE "FEDERAL PAYDAY LOAN CONSUMER PRO- TECTION AMENDMENTS OF 2000"—H.R. 3823

HON. JOHN J. LaFALCE

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 2, 2000

Mr. LaFALCE. Mr. Speaker, I am today introducing the "Federal Payday Loan Consumer Protection Amendments of 2000" (H.R. 3823) to address the problems of high cost "payday" lending. My legislation responds to consumer group studies that reveal how the rapidly expanding payday loan industry seeks to trap thousands of consumers each year in hopeless cycles of perpetual debt.

For some time now, I have been concerned that we are seeing the development of a dual financial services structure in this country—one for middle and upper income individuals that involves traditional regulated and insured financial institutions; a second for lower-income households and people with impaired credit that involves higher cost services from lesser-regulated entities check cashers, pawn shops and other quasi-financial entities.

For these lower-income Americans, traditional banking and credit services either are not affordable or readily available. Other entities have stepped in to take their place. Where these institutions act responsibly, they provide an important service that otherwise might not exist. But too often they are providing services at far higher cost, and at more onerous terms, than the services made available to higher income people. Certainly, I understand the concept of pricing for risk. But there is a clear difference between pricing for risk and simply taking advantage of people in desperate need.

In my mind, payday loans exemplify the worst aspects of the growing disparity between these primary and secondary markets for financial services. Payday loans are high-cost, short term loans that use a borrower's personal check as collateral. These loans are made to cash-strapped consumers without any assessment of ability to repay, other than the